

**Information to identify the case:**

Debtor 1	<b>Kimberly T Doherty</b>	Social Security number or ITIN <b>xxx-xx-0048</b>
	First Name    Middle Name    Last Name	
Debtor 2 (Spouse, if filing)	 First Name    Middle Name    Last Name	EIN <b>-----</b>
		Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>18-24809-CMB</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kimberly T Doherty

6/7/19

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Kimberly T Doherty  
 Debtor

Case No. 18-24809-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Jun 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2019.

db +Kimberly T Doherty, 665 Patterson Avenue, Bridgeville, PA 15017-1909  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
 14965467 +Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441  
 14965471 +Comitycapital/fe21cc, Attn: Bankruptcy Dept., Po Box 182125, Columbus, OH 43218-2125  
 14965476 +Dovenmuehle/Plaza Home Mtg, Attn: Bankruptcy, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047-8945  
 14965477 +Family Behavioral Resources Inc, 4900 Perry Highway, Bldg. 2, Suite 200, Pittsburgh, PA 15229-2220  
 14965478 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184  
 14965480 +First Saving Bank / Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117-5096  
 14965483 +James D. Wunderlich, DC, LLC, 110 Fort Couch Road, Ground Floor, Pittsburgh, PA 15241-1030  
 14965485 +Medexpress Urgent Care, PC Pennsylvania, PO Box 7964, Belfast, ME 04915-7900  
 14965487 +Midwest Recovery Systems, Po Box 899, Florissant, MO 63032-0899  
 14965488 +Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128  
 14965489 +Pennymac Loan Services, Attn: Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387  
 14965490 +Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101-4982  
 14965491 +Preferred Primary Care Physicians, Patient bill Processing center, PO Box 105138, Atlanta, GA 30348-5138  
 14965493 St Clair Hospital, PO Box 604831, Pittsburgh, PA 15264-0831

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRSHEARER.COM Jun 08 2019 07:13:00 Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 08 2019 03:37:08 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 14965462 +E-mail/Text: banko@acsnv.com Jun 08 2019 03:37:40 Allied Collection Services, 3080 South Durango Drive, Suite 208, Las Vegas, NV 89117-9194  
 14965463 +EDI: GMACFS.COM Jun 08 2019 07:13:00 Ally Financial, Bankruptcy Department, PO Box 380901, Minneapolis, MN 55438-0901  
 14965466 E-mail/Text: bankrupt@choicerecovery.com Jun 08 2019 03:36:39 Choice Recovery, 1550 Old Henderson Road, Suite 100, Columbus, OH 43220  
 14965464 +EDI: CAPITALONE.COM Jun 08 2019 07:13:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14965465 +EDI: CHASE.COM Jun 08 2019 07:13:00 Chase Card Services, Correspondence Dept., Po Box 15298, Wilmington, DE 19850-5298  
 14965468 +EDI: WFNNB.COM Jun 08 2019 07:13:00 Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 14965469 +EDI: WFNNB.COM Jun 08 2019 07:13:00 Comenity Bank/Torrid, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 14965470 +EDI: WFNNB.COM Jun 08 2019 07:13:00 Comenitybank/hotppic, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125  
 14965472 +EDI: CCS.COM Jun 08 2019 07:13:00 Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679  
 14965473 +EDI: CCUSA.COM Jun 08 2019 07:13:00 Credit Collections USA, LLC, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209  
 14965474 +EDI: RCSFNBMARIN.COM Jun 08 2019 07:13:00 Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
 14965475 +EDI: DCI.COM Jun 08 2019 07:13:00 Diversified Consultants, Inc., Attn: Bankruptcy, Po Box 551268, Jacksonville, FL 32255-1268  
 14965479 +EDI: BLUESTEM Jun 08 2019 07:13:00 Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395-1250  
 14965481 +EDI: PHINGENESIS Jun 08 2019 07:13:00 Genesis Bc/celtic Bank, Attn: Bankruptcy, 268 South State Street Ste 300, Salt Lake City, UT 84111-5314  
 14965482 +EDI: IIC9.COM Jun 08 2019 07:13:00 I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378  
 14965484 +E-mail/Text: bncnotices@becket-lee.com Jun 08 2019 03:36:50 Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
 14965486 +EDI: MERRICKBANK.COM Jun 08 2019 07:13:00 Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001  
 14965592 +EDI: PRA.COM Jun 08 2019 07:13:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14965492 +EDI: DRIV.COM Jun 08 2019 07:13:00 Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244  
 14965494 E-mail/Text: PFS.Analyst@stclair.org Jun 08 2019 03:37:43 St Clair Hospital, PO Box 640831, Pittsburgh, PA 15264-0831  
 14965495 +EDI: RMSC.COM Jun 08 2019 07:13:00 Syncb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 14965496 +EDI: RMSC.COM Jun 08 2019 07:13:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
 14965497 +EDI: RMSC.COM Jun 08 2019 07:13:00 Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

District/off: 0315-2

User: mgut  
Form ID: 318

Page 2 of 2  
Total Noticed: 43

Date Rcvd: Jun 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

14965498 +EDI: RMSC.COM Jun 08 2019 07:13:00 Synchrony Bank/Walmart, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060

14965499 +EDI: VERIZONCOMB.COM Jun 08 2019 07:13:00 Verizon Wireless,  
Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550,  
Weldon Spring, MO 63304-2225

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr PENNYMAC LOAN SERVICES, LLC  
atty\* +Robert Shearer, 5703 Brewster Lane, Erie, PA 16505-1109  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Robert Shearer information@robertshearer.com, rshearer@ecf.axosfs.com;rspclaw@gmail.com  
Robert Shearer on behalf of Trustee Robert Shearer information@robertshearer.com,  
rshearer@ecf.axosfs.com;rspclaw@gmail.com  
Robert G. Young on behalf of Debtor Kimberly T Doherty rgyounglaw@msn.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 6